

KEARNY FEDERAL SAVINGS BANK

	CPP Disbursement Date 12/23/2008	Cert 28765	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	\$ millions	2010 \$ millions	%chg from prev
Assets		\$2,857	
Loans		\$1,314	
Construction & development		\$34	
Closed-end 1-4 family residential		\$754	
Home equity		\$33	
Credit card		\$0	
Other consumer		\$4	
Commercial & Industrial		\$106	
Commercial real estate		\$355	
Unused commitments		\$97	
Securitization outstanding principal		\$0	
Mortgage-backed securities (GSE and private issue)		\$862	
Asset-backed securities		\$0	
Other securities		\$0	
Cash & balances due		\$121	
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)		\$0	
Open-end HELOC originated for sale (quarter)		\$0	
Closed-end mortgage originations sold (quarter)		\$0	
Open-end HELOC originations sold (quarter)		\$0	
Liabilities		\$2,410	
Deposits		\$2,137	
Total other borrowings		\$261	
FHLB advances		\$0	
Equity			
Equity capital at quarter end		\$447	
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA
Performance Ratios			
Tier 1 leverage ratio		12.0%	--
Tier 1 risk based capital ratio		24.5%	--
Total risk based capital ratio		24.9%	--
Return on equity ¹		0.0%	--
Return on assets ¹		0.0%	--
Net interest margin ¹		2.6%	--
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}		14.6%	--
Loss provision to net charge-offs (qtr)		109.5%	--
Net charge-offs to average loans and leases ¹		0.3%	--
¹ Quarterly, annualized.			
	Noncurrent Loans		Gross Charge-Offs
Asset Quality (% of Total Loan Type)	#N/A	2010	#N/A
Construction & development		9.1%	2.0%
Closed-end 1-4 family residential		1.7%	0.0%
Home equity		0.3%	0.0%
Credit card		0.0%	0.0%
Other consumer		0.0%	0.0%
Commercial & Industrial		4.4%	0.0%
Commercial real estate		2.5%	0.0%
Total loans		2.3%	0.1%